

Santa Rosa County Housing Plan

Goal: Provide Santa Rosa County residents with a variety of quality housing choices that are affordable to the full range of local income levels by working hand-in-hand with private sector housing providers.

Task 1: Establish a Housing Coalition to identify barriers to quality workforce housing and to develop recommendations for overcoming those barriers.

- The Housing Coalition should include representation from public and private sector workforce employers, public and private sector providers of housing, utility providers, housing finance providers, as well as others interested in developing solutions to identified problems.
- The Community Planning, Zoning and Development Division will provide staff support to the Housing Coalition.

Task 2: Identify and remove regulatory barriers to the provision of quality workforce housing.

- Amend the Comprehensive Plan to allow density bonuses for workforce housing.
- Amend the Land Development Code to allow density bonuses when a percentage of a development is set-aside for workforce housing and amenities are provided, such as sidewalks, parks, and landscaping, that improve the quality of those developments.
- Amend the Land Development Code to provide additional development options and clarify requirements for a variety of housing types such as townhomes, mixed-used development, and “planned unit developments.”
- Working through the Housing Coalition, identify additional regulatory barriers to quality workforce housing.

Task 3: Develop goals for a desired distribution of housing types to ensure that, as communities grow, a variety of housing options are available.

- Research housing distribution and community development information to understand the variables related to a mix of housing types.
- Evaluate the Future Land Use and Zoning Maps to with regard to the provision of a variety of housing types.

Task 4: Provide an appropriate level of public assistance to meet the housing needs of lower income residents.

- Continue to implement the existing SHIP and HOME programs.

- Maximize the use of periodic funding sources, such as the Hurricane Housing Assistance Program, to meet the needs of lower income residents.

Task 5: Work with the Housing Coalition to identify non-regulatory barriers to the provision of quality workforce housing, such as the cost of utilities, land, materials and labor, and develop creative solutions to those problems.

- Work with utility providers to identify housing costs associated with the provision of utilities and identify ways to mitigate those costs.
- Identify and evaluate options for addressing rising land costs including, but not limited to, the creation of a land trust, use of public land, and acquisition of available property (one example would be International Paper Company land).

Task 6: Increase the County's organizational capacity to address the provision of quality workforce housing.

- Seek training opportunities for County planning staff to build understanding of workforce housing issues.
- Consider hiring a Housing Program Manager during FY 07-08.

Background Information

- Typical definitions for affordability are based on Area Median Income as follows:

Moderate Income or "Workforce" = 80 - 120% AMI

Low Income = 50 - 80% AMI

Very Low Income = less than 50% AMI

- Using fourth quarter 2005 AMI, that translates roughly to the following maximum home prices:

Moderate Income or "Workforce" = \$186,840

Low Income = \$124,560

Very Low Income = \$77,804

- The Santa Rosa County Comprehensive Plan, prepared in 2002, identifies existing and projected deficits in owner-occupied and renter-occupied affordable units for very low, low, and moderate income categories.
- The median income for the Pensacola MSA increased 21% between 2000 and 2005 while the median home price increased 43.5% during the same period. ("Northwest Florida Economy," Summer 2006, UWF Haas Center)